

Webinars for VISTAs

Welcome to Changes to Your Healthcare Benefit: Understanding Your Options



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Today's Team

Webinars for VISTAs



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Today's Agenda

- The Affordable Care Act
- Your AmeriCorps VISTA Healthcare Benefit
 - What's staying the same – your current benefit
 - What's Changing – new option
- Steps for researching and making decisions about your healthcare
- Resources
- Question and Answers

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Definitions

Co-Pays	A fixed amount (for example, \$15) you pay for a covered health care service, usually when you get the service.
Deductible	The amount you must pay before your health insurance or plan begins to cover expenses; e.g. if your deductible is \$1,000, you'll need to pay all covered costs up to this amount before your plan covers services.
Out-of-Pocket Expenses	Costs include deductibles and copayments and any costs for services not covered by your plan.
Premium	The amount that must be paid for your health insurance or plan. You might pay premiums on monthly, quarterly or yearly basis.

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The Affordable Care Act Basics

- Requires all U.S. citizens to purchase health insurance
- Reduces monthly premium costs
- Caps out-of-pocket expenses for qualified healthcare costs
- Protects those with pre-existing conditions
- Reduces costs for preventative care
- Resulted in changes to state-based laws

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The Affordable Care Act and VISTA

As a VISTA member, you:

- are subject to the terms of the ACA
- need to factor in:
 - the state where you live
 - marital status
 - how many children you have
 - whether you can be covered on someone else's plan



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What's Staying the Same – Your Healthcare Coverage

VISTAs who began serving prior to January 1, 2015:

- can remain covered by the AmeriCorps Health Benefit Plan
- may choose to rely on this benefit for the remainder of their service year

Note: If the AmeriCorps Health Benefit Plan is your sole health coverage, you may be subject to a penalty under the Affordable Care Act

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What's Changing – Healthcare Allowance

- Beginning January 1, 2015, we will offer a new healthcare allowance to all members **who maintain insurance throughout their service year**
- Healthcare Allowance: up to \$6,600
- Can be used towards
 - annual deductible or coinsurance costs
 - co-payments for office visits
 - prescriptions

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Healthcare Allowance – How it Works

1. You become ill or injured
2. You seek medical services (e.g. doctor/pharmacy) **in the network of your insurance**. You may be asked to pay a co-pay.
3. After your appointment, you submit to our plan administrator:
 - Statement of coverage from your insurance
 - Receipts for your co-pay (and other costs associated with qualified healthcare expenses)
4. Plan administrator will either pay your medical professional directly or reimburse you for any costs you have incurred

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Your Choices

You have two choices:

- Option 1:** Maintain (or get) your own insurance and enroll in the VISTA healthcare allowance
- Option 2:** Remain enrolled in the AmeriCorps Health Benefit Plan and forgo the healthcare allowance

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Option 1: Healthcare Allowance

- You must maintain other insurance during your service year in order to receive the healthcare allowance.
- Do you have other insurance?
 - No - I only have the VISTA Health Benefit Plan
 - Yes – I have insurance through:
 - My family (spouse, partner, parent)
 - Self (purchased through the Marketplace)
 - Medicaid, Medicare, Tricare

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Getting Health Insurance

Step 1 – Research your options and complete an application at <http://www.healthcare.gov>

Step 2 – Shop for coverage and seek financial assistance

Step 3 – Submit your enrollment form to the VISTA program

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Step 1: What are my health insurance options?

- Fill out application with the Health Insurance Marketplace
 - Online – <http://www.HealthCare.Gov>, <http://CuidadoDeSalud.Gov>
 - Phone - 1.800.318.2596
 - Paper
 - With in-person assistance – A Navigator, CAC, or IPA
 - <http://LocalHelp.HealthCare.Gov>

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Step 2: Shop for coverage and seek financial assistance

- You will be given an affordability assessment. Nearly all VISTAs will end up in one of the following categories.
 - Medicaid
 - Purchase Health Insurance with tax credits and subsidies
 - Exempt from the insurance requirement
- All of the assessments will give you a detailed report of what you need to do next.

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Resources

www.vistacampus.gov/healthcare



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Other resources

- Official Health Insurance Marketplace resources
 - <http://marketplace.cms.gov/getofficialresources/publications-and-articles/publications-and-articles.html>
 - Glossary
 - An application checklist
 - Brochures, fact sheets, and articles
 - Paper applications
 - Eligibility appeal forms

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Other resources

- Estimate the monthly cost of your health insurance premium:
 - Kaiser Family Foundation – Calculator
 - <https://www.healthcare.gov/blog/calculating-your-costs-and-savings-in-the-health-insurance-marketplace/>
 - Pros: shows expected actuarial value of plan and several other details
 - Cons: no mention of tax credits nor tax subsidies
 - Get Covered America – Calculator
 - <http://www.getcoveredamerica.org/calculator/>
 - Pros: shows cost with and without subsidies
 - Cons: very few additional details

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More resources

- Enroll America and Get Covered America
 - <http://www.enrollamerica.org/resources/>
- FamiliesUSA
 - <http://www.familiesusa.org/health-reform-central/>
- Doctors For America
 - <http://www.dr4foramerica.org/learn/health-reform>
- Kaiser Family Foundation
 - <http://kff.org/>
- Robert Wood Johnson Foundation
 - <http://www.rwjf.org/en/research-publications.html>
- National Immigration Law Center
 - <http://www.nilc.org/health.html>

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In-person Assistance

- Navigators
- Certified Application Counselors (CACs)
- In-Person Assisters (IPAs)
- Find local in-person assistance by going to <http://LocalHelp.HealthCare.Gov>

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Important Dates

- Open Enrollment
 - Began: November 15, 2014
 - Ends: February 15, 2015
- Special Enrollment
 - 60 Days after Starting VISTA
- “Qualifying Life Event”

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Step 3: Enroll in the Healthcare Allowance

- Fill out a new Coordination of Benefit (COB) form
- Available Dec. 15 at www.vistacampus.gov/healthcare
- Send it to our plan administrator

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Option 2: The AmeriCorps Health Benefit Plan

- AmeriCorps offers a limited health care plan
- The Plan is
 - free
 - individual coverage
 - designed to reduce your out-of-pocket costs
 - not full major medical coverage
 - not ACA-compliant
- Currently administered by Seven Corners; transitioning to International Medical Group (IMG) by December 15, 2014.

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For More Information on Benefit Plan

- For more information, visit: <https://www2.sevencorners.com/ameriCorps/>
 - Current information about health benefits
 - Medical provider directory
 - Pharmacy directory
 - FAQs
 - Forms
 - Glossary
 - Contact Information

This URL will change in Jan. 2015

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Option 2: Considerations and Enrollment

- Pre-existing conditions
- Dental Care – Routine dental care
- Vision care – routine eye exams or glasses/contacts
- Routine examinations – e.g., general physical exam
- Not considered Minimal Essential Coverage under the healthcare law

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Your Choices

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Thank You for Your Participation!

Webinars for VISTAs

If you have further questions or for more information, contact us:
VISTAwebinars@cns.gov

Visit:

www.vistacampus.gov/healthcare
 for more resources

Visit the Webinars for VISTAs page on the VISTA Campus for a complete schedule of VISTA webinars

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